

William Penn Life

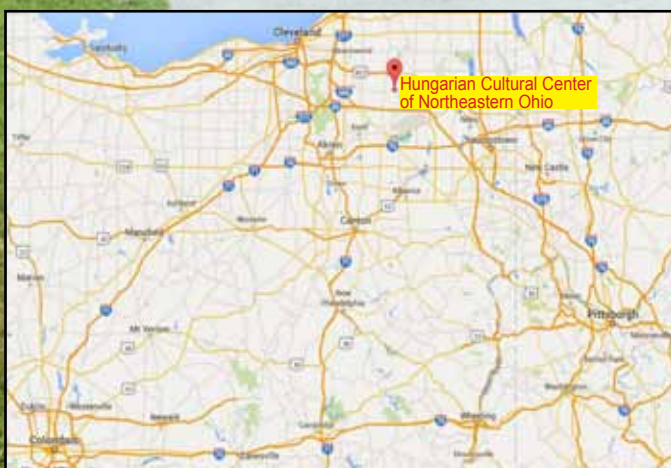
April 2016



SAVE THE DATE!

WPA PICNIC

SATURDAY
AUGUST 27TH
12:00-6:00 PM



Same Great Event!
NEW Location!

Hungarian Cultural Center
of Northeastern Ohio
12027 Abbott Road, Hiram OH 44234

More information coming soon!



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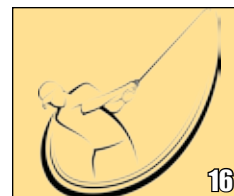
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Last call for Bowling!

Anyone interested in participating in this year's WPA Annual Bowling Tournament, to be held April 29 and 30 at the Meadows Racetrack & Casino in Washington, Pa., and who hasn't yet registered must do so NOW. More information and a registration form can be found on pages 14 and 15 of this issue. But, don't delay--the deadline for reservations is April 1. Join us! You'll have a great time with a group of fun-loving people. For more information, contact Judit Gan-chuk at 1-800-848-7366, ext. 149, or via email at jborsay@william-pennassociation.org.



Enjoying the Fehér Rózsa Bál

Among those representing WPA at the annual Fehér Rózsa Bál, held Feb. 6 in Dearborn, Mich., were members of the Association's Official Family: (seated, l-r) Vice Chair of the Board Anne Marie Schmidt, National Director Joyce E. Nicholson, Marguerite McNelis, Alexis Kozak, Vice Chair of the Board Katherine E. Novak, Jessica Chobody, (standing, l-r) Mark Schmidt, National Director Richard E. Sarosi, National Director Albert Frate, Harry Nicholson, Fraternal Director Barbara A. House, Chair of the Board Andrew W. McNelis, National Director David M. Kozak, National Director James W. Robertson and National Director Michael J. Chobody.

Notice of Annual Meeting of the William Penn Fraternal Association Scholarship Foundation, Inc.

The next annual meeting of the William Penn Fraternal Association Scholarship Foundation, Inc., will be held Friday, July 15, 2016, at 6:00 p.m. at the Pittsburgh Airport Marriott, 777 Aten Road, Coraopolis, Pa. The meeting will be held in conjunction with the 33rd Annual WPA Golf Tournament & Scholarship Days to be held July 15 and 16, 2016, in Midway, Pa.

The meeting is open to all members. Any branch or individual donating a minimum of \$100 is also eligible to vote at the annual meeting. Please make your donations payable to William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233. All contributions, no matter what the amount, will be greatly appreciated.

Since 1972, our Scholarship Foundation has awarded 5,826 grants and 54 essay awards worth a total of \$2,572,150. The achievements of our grant recipients continually renew our belief that helping today's youth is vital for the future of our society and our world.

Your donations make a difference!

William Penn Fraternal Association Scholarship Foundation, Inc.

Financial Statement as of Dec. 31, 2015

Balance as of December 31, 2014		\$743,229
INCOME		
Donations	\$ 84,925	
Investment Income	22,461	
Gain (Loss) on Bond Redemption	213	
Total Income		<u>\$107,599</u>
DISBURSEMENTS		
Scholarship Grants		
117 Renewals @ \$500.00	\$58,500	
45 New @ \$500.00	22,500	
Essay Awards	2,000	
Total Scholarship Grants		<u>\$83,000</u>
Fundraising & Administrative Expense	855	
Accounting Expense	1,800	
Bank Charges	100	
Total Disbursements		<u>- 85,755</u>
Balance as of December 31, 2015		<u>\$765,073</u>
ASSETS		
Annuities	\$764,219	
Cash & Investment Income Receivable	854	
Total Assets as of December 31, 2015		<u>\$765,073</u>

31 Great Join Hands Day Project Ideas That Work!



JOIN HANDS DAY brings young people and adults together to plan and implement projects that benefit their communities. It's the only national day of service that unites generations through volunteering.

Although officially observed on the first Saturday in May, many groups aren't able to participate on that date for a variety of reasons. So, our branches and other groups have leeway as to when to host their Join Hands Day event. The important thing is that you partner with youth in your community and organize a project.

Organizing a Join Hands Day project may seem overwhelming, but WPA can show you how easy it can be if you stick to it and stay organized. Just call Judit at 1-800-848-7366, ext. 149, for answers to any questions you may have.

In an effort to inspire and motivate you, here are 31 great project ideas other groups have successfully conducted:

1. Repair bicycles to give to disadvantaged children and teach them bicycle maintenance.
2. Collect chairs of various shapes and sizes, artistically paint them and auction for a worthy cause.
3. Collect children's books to give to disadvantaged children. Consider sorting into themes, decorating theme book areas, dressing in appropriate costumes and developing suitable games.
4. Repair gravestones and improve landscaping in a cemetery.
5. Connect with a builders' association to help refurbish a group home.
6. Plant flowers, shrubs and trees in a park or other location. Work with a landscape architect and/or master gardener to develop a special garden in a park or a nursing home.
7. Revitalize a community facility by mulching; planting trees and flowers; refurbishing sandbox, swings and track area; or painting picnic tables or bleachers.
8. Develop a hiking path, removing vegetation and putting down mulch.
9. Work with an environmental group in monitoring river water and/or saving rare plants and/or removing invasive plants.
10. Collect stuffed bears (and other animals), write messages to tie or clip onto the bears and give them to local police departments to use in comforting children.
11. Hold a health and safety fair.
12. Invite the visually impaired to a special bowling event.
13. Participate in the national Veterans' History Project by having youth videotape interviews with war veterans in advance. Invite the veterans to a program to showcase portions of the videos along with their war memorabilia.
14. Sponsor a major recycling project that culminates with a recycling program and demonstration.
15. Provide free vision and/or other medical screening tests.
16. Build and put up birdhouses, butterfly boxes or bat houses.
17. Collect school items, pack into donated backpacks for disadvantaged children.
18. Help seniors by installing safety devices, raking yards, cleaning gutters or shopping for their groceries.
19. Assemble "Summer Fun Reading Bags" for children to encourage reading and learning over the summer months.
20. Refurbish or build a new playground in a neighborhood, park, childcare center or foster children's home.
21. Clear out an illegal tire dump, giving the tires to a recycler.
22. Hold a benefit supper and bake sale for someone with medical needs. Invite choirs and singing groups to donate time to sing for an after-supper program.
23. Plant a vegetable garden at a seniors' residence or children's center.
24. Teach seniors computer skills, or help seniors and youths learn Web page skills together.
25. Take seniors and/or children fishing.
26. Paint a mural at a school, community center or group home.
27. Spring cleaning of a community ball park or soccer field.
28. Build on a Habitat for Humanity house or other home for someone in need.
29. Clean and paint camp cabins.
30. Plant sunflowers and other wildflowers on country roadsides.
31. Develop an entrance to town with signs, plantings and flagpole.

Whatever type of project you decide to do, please remember to celebrate your accomplishments when you're done to reward all your volunteers for their hard work.

Also, **remember to share details and photographs of your Join Hands Day project with us. We want to see you and your fellow fraternalists doing good works in the pages of this magazine!**

It starts with US!



Making a difference for Wally

How WPA helped an 87-year-old World War II veteran

I RECENTLY HEARD about a bad experience that one of our new members had with another company, and I think it is a story that needs to be shared.

I heard the story of Wallace “Wally” Stephens, a member of Branch 8340 Baltimore, from WPA Sales Agent Steve Modell of Modell Brokerage in Wayne, Pa. After hearing the story, I had the opportunity to talk with Wally (pictured right) and his partner, Colleen Sisler, who live in Eldersburg, Md.

Wally served in Germany for eight years, both during and after WWII. He recently became one of WPA’s newest members, thanks to the efforts of his agent Steve.

Wally had two small paid-up policies with another insurance company, and after turning 85, he was visited by an agent from that company. Wally was told by the agent that since he was over 85 years old, his policies were no longer good, and he needed to cash them in and purchase a new policy. The agent neither took the time to listen to Wally nor assess his current needs. Not knowing any differently, Wally took this agent’s advice and purchased the new policy.

As it turned out, the agent was not being totally honest. Wally began using the funds for his old policies to instead pay for the new policy. After about two years, Wally was surprised to find out that he had to pay an extra \$200 per month to keep his new policy in force. He could not afford to pay the extra premiums, so the policy lapsed.

Wally and Colleen filed a complaint with the insurance company, claiming misrepresentation on the part of the agent. They began a campaign of calling and writing the company, but their calls and letters fell on deaf ears.

“They kept giving me the runaround,” Wally said. The company told him and Colleen that nothing could be done to correct the situation since Wally had signed all of the proper forms.

This is when Steve Modell of Modell Brokerage came onto the scene. Steve heard about Wally’s situation through a referral and immediately contacted him to offer his services. As a true professional agent with nearly



25 years of industry experience, Steve was appalled by the service Wally had been given, especially given the fact that Wally had served his country honorably for eight years. Although it was a two-hour drive from his office to Wally and Colleen’s home, Steve set an appointment to meet with them.

Steve was “sent like an angel from heaven,” Colleen said. “He was very knowledgeable and took the time to listen to us and explore our needs. He even took the time to point us in the right direction and helped Wally file his complaint with the Maryland insurance department.”

Steve visited with them twice to assess their needs and decided that William Penn Association had the best policy to fit Wally’s needs. “I explored

a couple of options,” Steve said, “but not many companies will insure someone over the age of 85, and most of the other options were more costly than William Penn. I also like the fact that William Penn pays an annual dividend that increases the value of the policy annually.” So, WPA was Steve’s first choice to insure Wally.

Wally was not only happy with the service provided by his new agent but also pleasantly surprised to see that the premium for his WPA certificate was significantly less than the premium for his previous policies... for the same amount of coverage!

Thank you, Steve, for providing excellent service and for bringing Wally to William Penn Association.

Thank you, Wally, for your service to our great country and for sharing your story with us. We’re proud and honored to have you as a member of William Penn Association!

Want to learn more about Steve and the Modell Brokerage? See Steve’s bio in this month’s Agents’ Corner.

Have you ever been approached by another agent or company and advised to cancel or replace your WPA life or annuity certificate? Make sure you get all the facts before deciding to give up one policy or annuity to purchase another. Contact your WPA agent or our Home Office if you need assistance on replacements. We’re here to help! Don’t have an agent in your area? Contact the Home Office and we’ll assign one to assist you. □

Steven Modell

Wayne, PA

1-800-611-7418

smodell@modellbrokerage.com



Steven Modell, LUTCF, began his career in life insurance as an agent with MetLife in 1991. From 1999 through 2007, Steve held various positions with increasing responsibility in the insurance industry including district manager and senior vice president positions before branching out in 2007 to start his own firm.

Steve is president of Modell Brokerage, LLC, a wholesale and retail marketing firm that specializes in the senior market by providing final expense life insurance and fixed annuities. With his vision of hard work, honesty and integrity, Steve built his firm through an extensive use of comparison software

and computer technology to help deliver "best fit" insurance and annuity products for his clients. He has a passion for making sure his clients get the right coverage at the best possible price, regardless of their age.

Originally from New York City, Steve attended Columbia University and was named co-captain of the lightweight crew team. After spending 19 years in South Florida where he attended Nova Southeastern University, Steve settled in the Philadelphia area where he raised his two daughters, now ages 30 and 15. His daughter Rebecca is following in her dad's footsteps and currently rows for the Radnor High girls crew team.

Steve continues to spend a lot of time helping the crew team and currently serves as treasurer of the team. He also serves on the board of the Friends of Radnor Girls Crew, a fundraising organization.

Steve can be reached at 800-611-7418 or via email at smodell@modellbrokerage.com. □

WPA is looking for good agents who want to grow with us

William Penn Association is looking to grow and expand its reach in current and possibly new markets. To do this, we are seeking to add highly motivated agents to our list of existing agents. WPA currently writes insurance and annuity products in 20 states. The states include: CA, CT, DC, FL, IL, IN, KY, MD, MA, MI, MO, NC, NE, NJ, NY, OH, PA, VA, WV and WI. To grow, we need both full-time and part-time agents. Good agents are the lifeblood of any association, and WPA is a strong and growing association that has much to offer our members and the agents who write for us. If you are interested in an opportunity to grow with us, then contact Bob Bisceglia at 1-800-848-7366, ext. 134. Thank you.



Illustration © Can Stock Photo Inc./benjaminet



Do you remember (Part 2)....

LAST MONTH, I offered readers an informal "trip down Memory Lane," listing various people, events, places and activities from areas where many American-Hungarians lived. I learned of these cultural touchstones while rummaging through a collection of photos, records, newspaper clippings, brochures and handwritten notes compiled by my grandparents, encompassing the years 1940 to 2005.

This month, the nostalgia bus continues down the road to more centers of Magyar activities, with stops in Pennsylvania, Ohio, Michigan and beyond.

Again, this is not a complete list but a sample of what was presented to me via this particular collection of memorabilia. If you recall other people, places and events not mentioned here, I would love to know about them. Please, contact me at SilverKing1937@yahoo.com.

Our first stop today is Bethlehem, Pa., where some of you may remember:

- Frank Mikisits and Tatra Records
- Ilona the primas
- White House Night Club
- The Magyar Restaurant and Pastry Shop
- Szittyai Zenekar

Traveling west, we roll into Pittsburgh, the home of WPA's Home Office, where some Magyars might recall:

- Hungarian Radio on WWBR
- Dorothy and Company
- Veres Janos Zenekar

- The delicious cherry *leves* (soup) served on Hungarian Day at Kennywood Park
- "The Garden of Hungarian Song" radio program with Orosz Juliska every Sunday
- Colonial Manor
- The Miss Hungarian Pageant of the Tri-State Area
- The mayor proclaiming March 18, 1954, as "Hungarian Freedom Day"
- Dr. Viktor Molnar's "Hungarian Varieties" radio program
- The Mickey Orchestra
- The Magyar businesses and taverns of Homestead

Next, we head northwest, to the city of Youngstown, Ohio, and a collection of memories that includes:

- Cardinal Mindszenty's visits in 1947 and 1974
- Paprika Restaurant
- Frank Orosz and his orchestra live on radio station WKBN in 1943
- Magyar picnics at the Whippoorwill Picnic Grove

• The International Institute's Food Festival held at the Idora Park Ballroom with special guest chef Louis Szathmary demonstrating the art of Hungarian cooking

- Sikora-Medve Orchestra
- Tom Jerabek tuning your piano
- The book *Felhők Szárnyán* by Msgr. Dezső Török
- Hungarian Heritage Day
- Rendes Brothers Orchestra
- The beautifully crafted Hungarian-themed wood carvings created by Andy Horvath
- St. Stephen's Hungarian Dance Group, under the direction of Ruth Fabian
- Horvath's Tea Room



After a short jaunt, we arrive in Cleveland, another hub of Hungarian activity with:

- Rabb Jóska at the Gypsy Cellar Restaurant
- Steve Steidel Zenekar
- Hungarian sing-along books by Joe Jeromos and Julianna Toth
- "Nights in Budapest"
- The Locsoló Bál and Hungarian Museum at St. Ladislav
- John Brenkacs Zenekar appearing as the featured band at the Great Lakes Exposition
- Settler's Tavern
- Kaczur Meat Market
- Hungarian Import House

Of course, many Magyars settled a bit further north and across the border. Our friends in Canada might remember:

- Hungarian Village (Niagara Falls)
- Pontozó



- Elizabeth and Tuske meat markets (Toronto)
- The Crown, Csarda and Continental taverns (Toronto)
- St. Elizabeth Templom and the huge mosaic at the front of the church (Toronto)
- The Hungarian Senior Citizens of Calgary and their sing-along recordings

Other random items found within the two boxes of memorabilia endowed to me included:

- The Bakery Restaurant in Chicago
- Violinist and cimbalom players John Veres and Bundy Varga appearing throughout Florida
- Hungarian Brand Strawberries from Árpádhon in Louisiana

I hope you enjoyed this two-part series highlighting people, events and places that made our American-Hungarian communities so special. Special thanks to Paul Lasher for providing additional information for this feature.

Again, I would love to hear about your Magyar memories and experiences. Please, send me a note via my email or by letter to WPA.

Éljen az Amerikai-Magyar,
Tibor II

Tibor Check, Jr., is a member of Branch 28 and a graduate of Cleveland-Marshall College of Law, where he served as editor-in-chief of the Law Review. He currently is an attorney working in research at American University in Washington, D.C. When he can, Tibor hosts "The Souvenirs of Hungary" radio program on WKTL-FM 90.7, Struthers, Ohio, on Saturdays from noon to 1:30 p.m.



Palacsinta, please!

RIDDLE ME THIS: what food can be eaten anytime of day, either for breakfast, lunch or dinner, or even as a snack?

For me, the first answer that immediately comes to mind is *palacsinta* (pronounced pah-lah-CHEEN-tah), the Hungarian version of a thin pancake that our French friends call a *crepe*. That may surprise many of you, as the only version of palacsinta most folks have tried is filled with sweet jams or cheese and topped with powdered sugar.

But, in reality, palacsinta is among the most versatile dishes you can create. Don't take just my word; google "palacsinta" or "crepe" and try counting all the recipes you'll find. What you'll discover (in case you already didn't know) is that you can fill them with just about anything, you can make them sweet or savory, and you can serve them as an entrée, as a dessert or as an in-between-meal or after-meal treat.

Making palacsinta is pretty easy...once you get the hang

of it. Don't be discouraged if your first few tries don't match the photo below. As with any skill, making palacsinta gets easier the more you do it.

Having the proper equipment helps, but you don't need a crepe pan, wooden batter spreader and crepe spatula to create perfect palacsinta. All you need is a 9- or 10-inch skillet, a long spatula and practice. You can also log onto YouTube and type in "palacsinta" to find a number of how-to videos to inspire you (and ease your trepidation).

To get you started, I'm sharing with you some basic recipes from WPA's cookbook, *A Taste of Hungarian Heaven*. You can get your own copy by sending a donation of \$20 per book to: Cookbook, c/o William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233. All proceeds from the sale of our cookbook go to the William Penn Fraternal Association Scholarship Foundation, which provides financial assistance to young WPA members seeking higher education.

Palacsinta (Hungarian Pancakes)

1½ cups milk
3 eggs
Pinch of salt
1 tablespoon sugar
1½ cups flour

Beat eggs well. Add milk, salt and sugar. Gradually add this to sifted flour; beat until smooth, to a thin batter. Heat a 9- to 10-inch crepe pan or skillet and coat the pan with a small amount of oil or shortening. Pour in just enough batter to cover the pan with a very thin layer. Use a wooden crepe spreader to distribute batter evenly or tilt the pan so the batter spreads evenly. Heat about 30 to 40 seconds on one side until brown, then carefully flip onto other side and let cook about another 20 to 30 seconds. Be careful not to overcook as it can make the palacsinta rubbery. Set aside to cool. Take one cooled pancake and spread on your favorite jam, lekvar or pot cheese filling (see recipe). Roll up pancake and set in serving dish. You can sprinkle the top with powdered sugar, if desired. Makes about 15 palacsinta.

There are many variations to this basic recipe, a couple of which you can find in *A Taste of Hungarian Heaven*. You can find even more on the Internet. Try several until you find the one you like best.

RECIPES



Pot Cheese Filling

1 pound pot cheese
1 egg, well beaten
¼ - ½ cup sugar
A few drops of vanilla or lemon rind

Mix all ingredients well, adding sugar to taste. Spread on cooled palacsinta. Warm palacsinta in 350°F oven for 10 minutes, then serve to your guests.

Hortobagyi Palacsinta

1 pound diced chicken breast
or lean veal
2 medium onions, minced
1 teaspoon kosher salt
¼ cup all-purpose flour

1 tablespoon Hungarian paprika
1 tablespoon lard
1½ cups sour cream
12 palacsinta
Freshly chopped parsley, for garnish

In a skillet, sauté the chicken (or veal) and onions in lard. Cover the skillet and cook an additional five minutes. Stir in the juice from the pan and set aside. Add two tablespoons of sour cream to meat mixture and simmer about 10 minutes. Divide the meat mixture into 12 portions and spoon on the palacsinta. Roll each palacsinta until about two inches from edge, fold in the end flaps, then finish rolling. Arrange palacsinta in a serving dish side by side, not on top of each other. Warm the palacsinta in an oven set preheated to 300°F for seven minutes. Mix the remaining sour cream with the juices from the pan, adding the flour and paprika; bring to a boil, then ladle onto palacsinta. Garnish with parsley and serve.

Palacsinta Baked with Sour Cream

This dish is exactly what its name says. Place rolled and filled palacsinta one layer deep in a buttered, shallow baking dish. Spoon two cups of sour cream evenly over the palacsinta. Bake uncovered at 350°F for 25 to 30 minutes or until thoroughly heated.



Menopause and your heart

AFTER GOING THROUGH MENOPAUSE, most women never give it a second thought. We are just happy that the hot flashes are over and that the bed sheets are rarely soaked with sweat come morning. What you may not be aware of is that after menopause occurs, women have a higher risk of developing heart disease.

Some research points to the decrease in estrogen as the cause for this increased risk. Estrogen promotes cardiovascular health by keeping blood vessels flexible. Blood flow travels along the supple vessels accommodating any changes.

After menopause, when estrogen levels drop, the once elastic vessels become stiff. This change may contribute to a rise in blood pressure, which in turn strains the heart.

Lack of estrogen can also monkey with your cholesterol and blood fats. The good guys (HDL) may go down and the bad guys (LDL) may go up. Triglycerides also elevate when estrogen levels drop.

Your take away from this is short and sweet: after menopause, your risk of heart disease is greater. Being overweight, smoking, not exercising or having a family history of heart disease stacks the deck even higher against you.

Start by checking in with your doctor and getting a



Photo © Can Stock Photo Inc./Photograph33

true picture of where you stand with potential for heart disease. Lifestyle changes can lessen the odds. More women die from heart disease than from all forms of cancer put together.

The silver lining here is that a lot of heart disease risk factors can be significantly lowered through improving nutrition, exercising and quitting smoking.

Cathy Graham is director of the Graceful Aging Wellness Center at Bethlen Communities in Ligonier, Pa.

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Show your WPA pride!

We received a new shipment of our popular Lands' End® brand, 100% cotton, short-sleeved polo shirts featuring an embroidered William Penn Association logo. These are the same comfortable shirts worn by volunteers at various WPA events. The men's shirt features a two-button placket, and the women's shirt features a four-button placket. Available in charcoal heather grey only, while supplies last.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Email: _____

Size (Circle One): Mens S M L XL XXL

Womens S M L XL XXL

Make check payable to "William Penn Association"
Mail form & check to: Shirt Offer, William Penn Association,
709 Brighton Road, Pittsburgh, PA 15233

WILLIAM PENN ASSOCIATION

invites you to join us for our annual



Hungarian Heritage Experience

July 30 to August 5, 2016 (Saturday-Friday)
Sequanota Lutheran Conference Center & Camp
Boswell, PA

\$450 for WPA Members • \$550 for non-members
Includes lodging, all meals, instruction and activities

*Learn the Hungarian language and about Hungarian history, culture & traditions
Make friends from around the country • Relax in the beauty of the Laurel Highlands*

For more information, contact Judit Ganchuk
Toll-free: 1-800-848-7366, Ext. 149
Email: jborsay@williampennassociation.org

Hungarian Heritage Experience Reservation Form

Name: _____ WPA Certificate Number: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Send this form along with your full payment made payable to "William Penn Association" to:

Hungarian Heritage Experience, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

WPA members have much to celebrate as Association turns 130

I CANNOT STRESS upon WPA members enough the joy and gratitude that each should feel for their organization's competence, caring, continuity and strength as you all reach this 130th milestone event.

As Richard Sarosi wrote in his February branch news column: "Thank you to those 13 Hungarian miners who made it possible for our fraternal association to develop and grow."

The reason I encourage all members to be especially grateful and celebrate this anniversary so enthusiastically is that I have up close and personally witnessed the loss of another Hungarian insurance company in the city where I live. It merged with another insurance company with whom it shared no Hungarian history, culture, heritage, or language.

What really moved me to tears was the day we stored the pictures of the company's founders, photos of the illustrious events that took place in the home office with visiting dignitaries from Hungary alongside American officials, and most of all, the vast holdings of gifts given in celebration of Lajos Kossuth's address to the U.S. Congress and the company's charter signed by President Teddy Roosevelt.

Stuffed in a closet were plaques, portraits, banners, flags, scrapbooks, letters, files, framed pictures, embroidery, and memorabilia---life long memories of treasured associations and dedicated people who made that company part of their daily lives.

Now, it is all gone, and the company's history has for all intents and purposes been forever erased.

So, when I read of WPA's 38th General Convention, witness the election of Hungarian David Kozak as National Director, read the enthusiastic message of President George S. Charles Jr. in his address entitled, "Still Strong After 130 Years," view the commitment of Fraternal Director Barbara House as she outlines the coming year's events, read National Sales Director Bob Bisceglia's sound financial advice, and experience the competence of your magazine's

Your comments on our magazine and William Penn Association are always welcome. Please write to us at:

William Penn Life
William Penn Association
709 Brighton Road
Pittsburgh, PA 15233

Or, you can send your comments via email to:

jlovasz@
williampennassociation.org

editor John Lovasz as he monthly compiles branch news from caring branch managers, I know that WPA will remain strong into the future.

WPA has intelligent leaders and loyal members who treasure their Hungarian heritage, offer good products, and, above all, value their linkage and bond with one another.

So, WPA members, please join me in offering congratulations to those who make the one and only Hungarian fraternal benefit society the best that it is, 130 years strong!

Kathy Megyeri

Washington, D.C.

Member appreciates WPA's efforts to promote Magyar culture

PLEASE SEND one cookbook plus bookstand to [me]. Thank you so much.

I've enjoyed my own copy for a few years now. I'm ordering this one as a birthday gift. I hope to order more in the future, and I hope they will be available.

I also enjoy *William Penn Life*. Both my parents were Hungarian, and I grew up in the Hungarian culture. It is so hard to find anything much a part of the culture these days. So, I'm happy for your Association.

Sincerely,

Carol Kiss

Allen Park, MI

Dayton club to host spring dinner-dance

DAYTON, OH -- The Magyar Club of Dayton will host its spring dinner-dance on Saturday, April 30, at the American Czech-Slovak Club, 922 Valley St., Dayton. The evening will feature a Chicken Paprikas and Cabbage Roll dinner from 6:00 to 7:30 p.m. and music for dancing provided by George Batyi and the Gypsy Strings, with Alex Udvary on the cimbalom, beginning at 8:00 p.m. Hungarian pastries will be available for purchase. Tickets are \$20 for the dinner and dance. BYOB, but beer and wine will be available. Reservations are not required but are appreciated. Call Michele Daley-LaFlame at 937-771-0404.

Hungarian cooking classes scheduled

ALLEN PARK, MI -- Elizabeth Krajcz is once again teaching Hungarian cooking at the American Hungarian Reformed Church in Allen Park on several Saturdays in April. Each class runs from 9:00 a.m. to 2:00 p.m. The church is located at 9901 Allen Road, between Wick and Goddard Roads.

The featured menu of the day will be served for lunch:

- April 9 - Beef Gulyás with Dumplings; Palacsinta.
- April 16 - Boneless Porkloin Stuffed with Kolbász; Rizi Bizi (rice with vegetables); Kifli.
- April 23 - Kolozsvári Layered Cabbage Casserole; Rácsos Tészta (sheet cake filled with jam and nuts with a lattice top).

The cost is \$35 per class by prepayment only. No walk-ins will be accepted. Please indicate on your check the dates of each class you wish to take. You may register for one, two or all three. All reservations MUST be received by noon on the Wednesday of the week of the class.

For more information, including where to send your check, please email Judy at Hungariancookingclasses@gmail.com or call her at 248-763-1617.

Actuary's Report for 2015

WPA continues to be a very safe, secure place to hold money for future delivery

by R. E. Bruce, FCA, MAAA

William Penn Association continues its long history of outstanding service to members while maintaining an increasingly strong margin of safety to members.

Certain highlights from the financial reports to the regulatory authorities and the actuarial report to the Officers and Directors should be summarized for the benefit of the members. All numbers herein are taken from the official reports as filed. References are rounded for convenience.

Emphasis in 2015 was, again, on controlled growth and development. The program has been proven to be eminently successful. Assets increased by 6 percent while premium income increased to \$35,840,000. At the same time, profits before dividends were generated at \$2,097,000. These profits are attributable to careful management of investments, favorable persistency and favorable mortality experience.

The year 2015 continued the Association's long history of returning to the members the highest possible benefits consistent with safety. The major lines of business were again profitable. This is a fine record. The members should feel very proud of WPA and its financial strength to guarantee their benefits. WPA continues its emphasis on safety to members.

The strong financial position of WPA should be emphasized. In its history, no WPA member suffered any loss in

benefit value or reduction in dividends nor experienced a rate increase because of market fluctuations. WPA continues to be a very safe, secure place to hold money for future delivery.

Assets at over \$377,000,000 continue to be valued very conservatively, are of exceptionally high quality and fully comply with the strict standards of the National Association of Insurance Commissioners (NAIC). All members can continue to have confidence that the assets standing behind their policies are sound and will provide the required funds when needed.

The safety margin on December 31, 2015, continued at the very high level of 108 percent. This means that the Association held over \$108 of admissible assets behind each \$100 of liabilities as a safeguard and guarantee to all members that the benefits promised in the certificates will be paid when due. The Association enjoys a stronger safety margin than most of the very large companies. This strong safety margin will continue for the benefit of all members, even into the next generation.

The Association enjoyed a very favorable year from investments. The net rate of return on mean assets was 5.44 percent, which supports the generous rates paid to members. During 2015, the Association earned net investment income of \$19,402,000 after deducting all investment expenses. Investment income exceeded requirements by

William Penn Association 2015 Annual Statement

ASSETS

Bonds	\$358,554,559
Stocks	10,428,361
Mortgage Loans	483,457
Real Estate	784,452
Cash and Short-Term Investments	648,419
Certificate Loans	1,167,015
Accrued Investment Income	5,325,844
Electronic Data Processing Equipment & Software	7,922
Premiums Due and Uncollected	34,448
Total Admitted Assets	\$377,434,477

LIABILITIES, SPECIAL RESERVES & SURPLUS CERTIFICATE RESERVES

Life, Annuity and Accident & Health Policy Reserves	\$336,366,000
Liability for Deposit-Type Contracts	8,284,939
Life and Accident & Health Claim Reserves	141,789
Provision for Refunds Payable in Following Calendar Year	320,000
Premiums Paid in Advance	460,144
Officials' Retirement Program	1,710,472
Interest Maintenance Reserve	670,451
General Expenses and Taxes Due or Accrued	53,045
Asset Valuation Reserve	2,554,538
Trust Account	780,959
Other Liabilities	145,343
Total Liabilities	\$351,487,680
Unassigned Surplus	25,946,797
Total	\$377,434,477

\$7,196,000 in 2015. Excess interest continued to be the most important profit source to the Association.

In addition to the excellent investment returns, it is worth noting that the Association maintained its Security Valuation Reserves, to guard against adverse fluctuation in investments, at \$3,225,000. The members' assets are well protected by this strong safety fund.

The Association has set aside \$344,651,000 of life, annuity and A&H reserves, deposits and claims for future payments to members. Management continues its prudent and conservative practice of setting aside sufficient funds with which to meet all known and contingent liabilities. William Penn Association is doing an outstanding job of managing the members' funds.

An important index of service to members is the total amount paid to members. During 2015, the Association paid the significant amount of \$25,924,000. A summary of these payments to members for the past two years is as follows:

ITEM	2014	2015
Death Claims	\$1,705,000	2,273,000
Matured Endowments	121,000	101,000
Emergency Cash Surrender Benefits	705,000	485,000
A & H Supplementary Payments	2,000	7,000
Annuity and Old Age Benefits	9,772,000	15,530,000
Excess Interest on Funds to Members' Acct.	7,738,000	7,196,000
Dividends	300,000	332,000
Benefits to Members	\$20,341,000	\$25,924,000

WPA continues to render a truly valuable financial service to members.

In our opinion, the amounts carried in the balance sheets on account of the various actuarial items:

- (1) are computed in accordance with commonly accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;
- (2) are based on actuarial assumptions which produce reserves at least as great as those called for in any contract provision as to reserve basis and method, and are in accordance with all other contract provisions;
- (3) meet the requirements of the insurance laws and regulations of the Commonwealth of Pennsylvania and are at least as great as the minimum aggregate amounts required by the state in which this statement is filed;
- (4) are computed on the basis of assumptions consistent with those used in computing the corresponding items in the annual statement of the preceding year end with any exceptions as noted below; and
- (5) include provision for all actuarial reserves and related statement items which ought to be established.

It is apparent that the officers and directors continue the skillful management of the members' money while maintaining very strong safeguards.

R. E. Bruce is president of Bruce & Bruce Company.

Financial Report

INCOME

Premiums & Annuity Considerations	\$35,840,404
Net Investment Income	19,169,026
Amortization of Interest Maintenance Reserve	232,742
Miscellaneous Income	62,670
Total Income	\$55,304,842

OUTGO

Life Benefits Paid, Including Dividends	\$ 3,202,537
Annuity and Pension Benefits Paid	15,530,412
Interest on Funds to Members' Accounts	7,586,995
Increase in Aggregate Reserve for Life, Annuity and Accident & Health Certificates	21,264,339
Commissions on Premiums & Annuity Considerations	1,440,550
General Operating and Fraternal Expenses	4,196,349
Insurance Taxes, Licenses & Fees	318,678
Total Outgo & Reserve Increase	\$53,539,860
Net Gain from Operations after Refunds to Members	\$1,764,982

RECONCILIATION

Net Gain from Operations	\$ 1,764,982
Realized Gains/(Losses) (excluding transfers to the IMR)	-----
Net Income/(Loss)	\$ 1,764,982
Unassigned Funds as of 12/31/14	25,837,598
Change in Unrealized Gains	(685,119)
Change in Nonadmitted Assets	(129,360)
Change in Asset Valuation Reserve	273,033
Change in Reserves	(1,114,337)
Unassigned Funds as of 12/31/15	\$25,946,797

WPA Annual Bowling Tournament

April 29-30 • Washington, PA

Members and friends of WPA are invited to join us for a weekend of family fun during our Annual Bowling Tournament, Friday and Saturday, April 29 and 30, at the Meadows Racetrack & Casino in Washington, PA, just south of Pittsburgh. Accommodations will be at the DoubleTree by Hilton Hotel Pittsburgh - Meadow Lands, which is within walking distance of the casino. WPA's special room rate for the weekend is \$139 per night. To reserve your room, call the hotel at 724-222-6200 or go online at www.pittsburghmeadowlands.doubletree.com. As bowlers and guests arrive on Friday evening, WPA will have a reception room set up at the hotel. You are welcome to visit our reception room where you can enjoy soft drinks and pastries. Everyone will be free to spend the evening enjoying all the exciting games and amenities of The Meadows or shopping at the nearby Tanger Outlets. Bowling will take place on Saturday, April 30, beginning at 9:00 a.m. at the Meadows Lanes, a state-of-the-art bowling facility located within the casino. It is only a few minutes' walk from the hotel. Children and teens under 15 are invited to participate in their own special juvenile fun event. Make your plans now and sign up using the registration form on the next page! If you have any questions, please call Judit Ganchuk toll-free at 1-800-848-7366, ext. 149.



Bowl a strike for our young members! Be a frame sponsor!

You can help our young members achieve the dream of attaining a higher education by sponsoring a frame at this year's WPA Annual Bowling Tournament. For a tax-deductible donation of only \$20, your name--or the name of the branch, organization or company you represent--will appear on digital screens throughout the bowling lanes during the tournament. More importantly, your donation will fund scholarship grants which will help qualifying WPA members meet the costs of pursuing a college degree.

Please use the form below to join our growing list of frame sponsors. Make your check payable to "WPFA Scholarship Foundation" and send it to the WPA Home Office by **APRIL 1, 2016**.

Thank you in advance for your support!

WPA Annual Bowling Tournament • Frame Sponsorship

Name to be displayed:

Your Name:

Street:

City:

State:

Zip:

Phone:

Email:

Mail this form, along with your donation of \$20 made payable to "WPFA Scholarship Foundation" to:
William Penn Association, Frame Sponsor, 709 Brighton Road, Pittsburgh, PA 15233



April 29-30, 2016, Washington, PA

CONTACT INFORMATION

CONTACT PERSON:

ADDRESS:

PHONE: ()

[illegible]

TOTAL OF ALL FEES = \$

NOTE: WPA annuitants will pay the WPA life

-Method Of Payment (Check one)

HOTEL ACCOMMODATIONS INFORMATION

Hotel accommodations will be at the **DoubleTree by Hilton Hotel Pittsburgh-Meadow Lands**. All bowlers and guests are responsible for making their own hotel reservations. To reserve your room(s), call the hotel at 724-222-6200, or go online at www.pittsburghmeadowlands.doubletree.com. Use the group code "WPN" to receive our special rate of \$139 per night. **DEADLINE FOR HOTEL RESERVATIONS IS FRIDAY, APRIL 1, 2016.**

All bowling & banquet reservations must be received at the Home Office by April 1, 2016

33rd Annual WPA Golf Tournament & Scholarship Days

Quicksilver Golf Club July 15-16, 2016



NOW THAT SPRING is here, WPA members are visiting their local golf courses in preparation for the 33rd Annual WPA Golf Tournament & Scholarship Days to be held July 15 and 16 at Quicksilver Golf Club in Midway, Pa.

This magnificent course has played host to five previous WPA tournaments as well as tournaments sponsored by the Senior PGA Tour and the Nationwide Tour. Golf Digest has awarded it a 4-star rating. Golf Week Magazine calls it one of the top 15 courses in Pennsylvania and the best public course in the state.

The weekend's festivities begin Friday, July 15, with the annual Friday night golfers' reception at the Pittsburgh Airport Marriott. The reception is free to golfers and one guest. Non-golfing guests can attend the reception for \$10. Those planning to attend MUST pre-register for the reception (see form opposite page). The evening will feature food, refreshments, the ever-popular Chinese auction and other fun activities.

Our 18-hole tournament will begin the next morning with a shotgun start at 8:30 a.m. Play will be a straight scramble. Along the course, golfers will have the chance to win prizes as part of our traditional skill shot contests, including longest drive, longest putt, closest to the pin and closest to the line. All golfers will also enjoy the use of GPS-equipped carts, and a hot dog and beverage at the turn.

Our weekend's official activities will conclude with the annual golf barbeque to be held at the Quicksilver Golf Club immediately following the tournament.

Accommodations will be at the Pittsburgh Airport Marriott. Room rates are \$109 per night. All rooms will be reserved on a first-come/first-served basis and are subject to availability. All golfers and guests must make their room reservations directly with the hotel by calling toll-free 1-800-328-9297. To receive our special room rate, mention you are with William Penn Association. You can also make your hotel reservations by going online at <http://bit.ly/216ImHI> or by scanning the code on the registration form with your smart phone. Hotel reservations must be made by June 23 to get the WPA rate.

The tournament entry fee is \$112 for WPA members and \$122 for non-members. This fee includes green fees, bag service, locker room service, GPS-equipped golf carts, a hot dog and beverage at the turn AND admission to the

golf barbeque. Tickets for the barbeque are \$42 for WPA adult members age 16 and older, \$52 for adult non-members, \$12 for teens ages 12 to 15, and free for children ages 11 and under.

An "Early Bird" discount will be offered to all golfers and non-golfing barbeque guests. Golfers and non-golfing barbeque guests can save \$10 off either their golf entry fee or their barbeque admission if they mail and postmark their entries and reservations by June 3, 2016.

Once again, the tournament will feature the fun and exciting hole-in-one contests. All eligible members who score a hole-in-one at the designated par-3 hole during tournament play will win a \$15,000 cash prize. Any non-member who scores an ace on the designated hole will win \$7,500. Plus, cash prizes will be awarded to golfers who score a hole-in-one on any of Quicksilver's other par-3 holes during tournament play. On those holes, eligible WPA members will win \$5,000, while non-members can take home \$2,500.

If a hole-in-one is not scored on the \$15,000 hole, a special \$500 cash prize will be awarded to the eligible member who gets his or her tee shot closest to the pin on that hole. By "eligible member" we mean a golfer who is an adult life benefit member of William Penn Association by June 24, 2016, with at least one year's premiums paid.

To enter the tournament and reserve your seats for the barbeque, complete the form found on the opposite page and send it to the Home Office by June 24. Be sure you include your check covering tournament fees, barbeque tickets and admission to the Friday night golfers' reception (if applicable).

Don't miss this great weekend of golf, good food and fraternalism which benefits our Scholarship Foundation. □

CONTACT PERSON: _____

ADDRESS: _____

PHONE: () _____ EMAIL: _____

EARLY BIRD rates will apply to all golf entries and barbeque reservations postmarked by June 3, 2016.

Annuity-only non-members will be charged life benefit member rates if they have a minimum of \$500 in their annuity.

Non-members will be charged life benefit member rates if they become a life benefit member by June 24, 2016.



All golf & barbeque reservations must be received at the Home Office by June 24, 2016

Eligibility Rules for Year 2016 Scholarship Grants

The Board of Directors has established the following rules governing eligibility for scholarship recipients:

- a) The student applying for a scholarship grant must be an individual life benefit member of William Penn Association in good standing for four (4) years.
- b) For both new and renewal applicants, the students must be the child or grandchild of a life benefit member of William Penn Association in good standing. For the 2016 school year, the parent/grandparent must be a life benefit member for at least four (4) years as of January 1, 2016.
- c) Scholarship grants are awarded to full-time undergraduate students only if they have been accepted by or are currently attending an accredited college, university or school of nursing.
- d) Grants are awarded for a two- or four-year period.
- e) **New applicants** must submit the following:

1. WPFA Scholarship Foundation, Inc., Application for Scholarship Grant, which can be found in this issue of *William Penn Life*. An application also may be obtained by writing to: President, William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233, or may be downloaded from the Association's website at www.williampennassociation.org.

2. An essay of 100 words or fewer answering the question: **"Where do you want to be in 10 years?"** Essays exceeding 100 words will NOT be accepted.

The scholarship application and essay must be mailed and postmarked by Tuesday, May 31, 2016. We recommend the student submit these materials via Certified Mail to ascertain proof of mailing date.

- 3. A transcript of the student's latest high school scholastic record.
- 4. A copy of the student's SAT/ACT scores or waiver letter from the school in which enrolled.
- 5. Proof of enrollment for the Fall 2016 school term.

Items 3, 4 and 5 must be mailed and postmarked by **Thursday, September 15, 2016.**

- f) **Renewal applicants** must submit the following:

- 1. A letter requesting a renewal grant.
- 2. An essay of 100 words or fewer answering the question: **"Where do you want to be in 10 years?"** Essays exceeding 100 words will NOT be accepted.

The renewal letter and essay must be mailed and postmarked by Tuesday, May 31, 2016. We recommend the student submit these materials via Certified Mail to ascertain proof of mailing date.

3. A copy of the student's latest scholastic record. All renewal applicants **must maintain a cumulative Grade Point Average of at least 2.5 on a 4.0 scale to qualify.**

- 4. Proof of enrollment for the Fall 2016 school term.

Items 3 and 4 must be mailed and postmarked by **Thursday, September 15, 2016.**

g) All applications, renewal letters and essays must be submitted and signed by the student requesting the grant and mailed to the attention of the President. Eligibility rules for renewal grants will be in accordance with the eligibility rules in effect for the initial grant. Materials submitted by anyone other than the student will not be considered. **E-mailed submissions will NOT be accepted.**

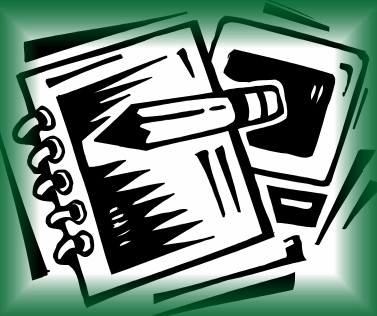
h) Scholarship grants will be awarded by the Executive Committee of the William Penn Fraternal Association Scholarship Foundation, Inc., once each year. Grants will be paid directly to the applicant provided the student is a life benefit member in good standing on the date the check is issued and all of the eligibility requirements stated herein have been met.

i) If for any reason the recipient does not attend college after receiving the grant, it must be returned to the William Penn Fraternal Association Scholarship Foundation, Inc.

j) In compliance with current privacy laws, all information in regards to the scholarship status will be divulged only to the applicant/student.

k) All applications, renewal letters and essays must be mailed and postmarked by **Tuesday, May 31, 2016.** Any applications, renewal letters and essays postmarked after that date will not be considered.

Students with questions about these eligibility rules may call Mary Ann Kelly-Lovasz at the Home Office at 1-800-848-7366, Ext. 128, or e-mail us at scholarship@williampennassociation.org.



WILLIAM PENN FRATERNAL ASSOCIATION SCHOLARSHIP FOUNDATION, INC.

Application for Scholarship Grant for the Academic Year of 2016-2017

709 Brighton Road, Pittsburgh, PA 15233-1821
Phone: (412) 231-2979 · Fax: (412) 231-8535
Email: scholarship@williampennassociation.org



STUDENT APPLICANT INFORMATION

1. NAME:			2. DATE OF BIRTH: / /		
Last	First	Middle Initial			
3. ADDRESS:					
No.		Street			
City		State	Zip Code		
4. STUDENT APPLICANT'S PHONE: ()			5. SOCIAL SECURITY NO.:		
6. E-MAIL ADDRESS:					

7. SCHOOLS ATTENDED (LIST IN REVERSE CHRONOLOGICAL ORDER, STARTING WITH MOST RECENT SCHOOL):

Name of School	Location	Years Attended

8. ACCREDITED COLLEGE OR UNIVERSITY WHERE ACCEPTED:

School Name:	Year Will Be Attending in School:	<input type="checkbox"/> Freshman	<input type="checkbox"/> Junior
		<input type="checkbox"/> Sophomore	<input type="checkbox"/> Senior
Street Address or P. O. Box:			
City:	State:	Zip Code:	

9. MAJOR COURSE OF STUDY (e.g., ENGINEERING, PRE-MEDICAL, BUSINESS, ETC.):

--

Completed application must be mailed and postmarked by May 31, 2016

10. LIST THREE PERSONAL REFERENCES, EXCLUDING RELATIVES, WHO HAVE KNOWN YOU FOR AT LEAST TWO YEARS (e.g., TEACHERS, CLERGY, COACHES, ETC.):

Name

Address

Occupation

11. LIST YOUR INVOLVEMENT IN WILLIAM PENN ASSOCIATION FRATERNAL ACTIVITIES OR COMMUNITY SERVICE PROJECTS:

12. EXTRACURRICULAR SCHOOL ACTIVITIES (i.e., ATHLETICS, THE ARTS, SCHOOL CLUBS):

13. WILLIAM PENN ASSOCIATION LIFE INSURANCE CERTIFICATE INFORMATION VERIFICATION:

Student Applicant

Parent or Grandparent of Applicant

Name: _____

Life Insurance Certificate Number: _____

Branch Number: _____

PLEASE NOTE: For new applicants, you must submit your essay along with this completed application form to be considered for a grant. The application and essay must be mailed and postmarked by May 31, 2016. Also, you must submit: (1) a transcript of your high school scholastic record or college grades; (2) your SAT/ACT scores; and (3) proof of enrollment for the coming fall term. Failure to submit these items by the date specified in the Eligibility Rules will result in the forfeiture of your grant.

I hereby certify that I have read the eligibility rules prior to completing this application. I further certify that this application contains no misstatements or omissions of material fact and that the statements herein are to the best of my knowledge complete and correct.

Signature of Applicant

Date

Completed application must be mailed and postmarked by May 31, 2016

WPA Tour 2016



Chain Bridge, Budapest

September 6 to 20

EXPERIENCE the culture, history and traditions of Hungary, Austria and Croatia. **TASTE** outstanding local cuisine & wine while listening to authentic ethnic music. **RELAX** in four-star hotels & travel in deluxe motorcoaches. **VISIT** Vienna, Graz, Split, Brac Island, Trogir, Sibenik, Keszthely, Badacsony, Hollókő, Eger and Budapest. **ENJOY** Schönbrunn Palace, a Lipizzaner stallions show, UNESCO World Heritage sites, a boat ride on the Plitvice Lakes, wine tastings, a dinner cruise on the Danube and more.

Price for WPA members: Departing from Detroit - \$3,620; Departing from Pittsburgh - \$3,930.

Non-members add \$500. Prices listed are per person, based on double occupancy, and include round-trip airfare from USA to Europe, all hotel accommodations, breakfast and one main meal daily, ground transportation in Europe, and all sightseeing tours listed on the itinerary. For single supplement, add \$560. All reservations will be accepted on a first-come, first-served basis.

*For more information, contact Judit Ganchuk toll-free at 1-800-848-7366, Ext. 149
Email: jborsay@williampennassociation.org*

WPA Tour 2016 Reservation Form

Name (as it appears on your passport): _____

Date of Birth: _____ WPA Member: ☐ Yes ☐ No (Non-members must add \$500 to stated tour price)

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Departure City: ☐ PIT ☐ DET • Accommodations: ☐ Single (Add \$560) ☐ Double / Roommate: _____

Send this form--along with your deposit of \$1,500.⁰⁰ per person made payable to "William Penn Association"--to:

WPA Tour 2016, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233



with Gerry D. Clown

Hi, Friends!

I hope you enjoyed a nice Easter with family and friends! Today, Mumford and I are stuck inside because it's raining too hard to play outside. We were hoping to find some indoor crafts we can do together. We found an easy and fun way to make a colorful name plaque. We hope you like it, too!



How To Make a Colorful Name Plaque

What you need

- White card stock or thin cardboard
- White glue
- Food coloring and water
- Ice cube tray
- Pencil
- Table salt
- Medicine droppers
- A tray or baking pan



What you do

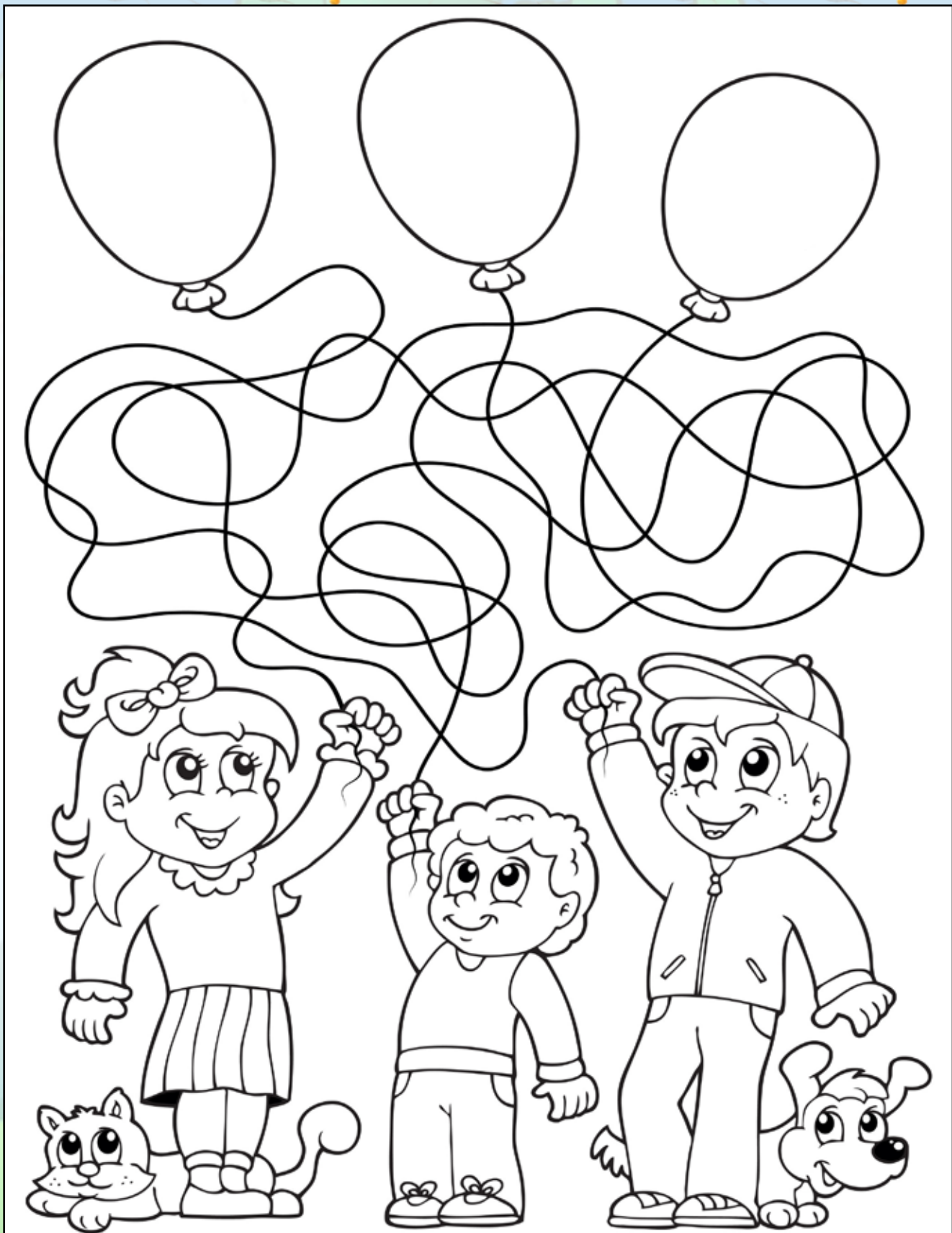
- Fill the ice tray with water and add drops of food dye to each ice well. Use a different color in each ice well. Set aside.
- Print your name with the pencil on a piece of white card stock.
- Trace all of the letters with white glue.
- Place the card in a baking pan. The pan contains any mess and makes it easy to save any leftover salt for a future clown project.
- Cover the glue entirely with salt. *(See photo on right)*
- Shake the tray back and forth to make sure all of the glue is coated. Tap away any loose salt.
- Using medicine droppers, take water from the ice cube tray filled with colored water. Carefully squeeze the water onto the salt drop by drop and watch the salt absorb the bright colors! *(See top photo)*
- Let dry for 15-25 minutes. HAVE FUN!





Double Your Fun!

Here's a coloring page that's twice the fun. First, color the drawing. Make sure you color each balloon a different color. Then, double the fun by trying to figure out who is holding which balloon!



Branch 8 Johnstown, PA

by Alexis Yuhas Kozak

Welcome spring! I can't believe that by the time you read this, Easter will have come and gone. We hope the Easter Bunny was good to you.

David and I had the experience of a lifetime at the White Rose Ball in Dearborn, Mich. Such elegance and beautiful people. It felt as if we traveled back in time to a European castle ballroom. The debutantes and escorts were all gorgeous, and everyone in attendance was dressed to the nines. We were received so warmly by everyone.

Special thanks to Branch 18 for the wonderful hospitality Friday evening at the Rhapsody Restaurant and throughout the entire event. Branch 18 made us feel like family.

The Hungarian Arts Club of Detroit did an amazing job and should be very proud of the results of their efforts. What a wonderful tradition! And isn't that what the Hungarians and William Penn Association is all about?

Special thanks to Ursula for all the wonderful food and hospitality for the in-between times on the night of the ball. Everything was delicious.

As part of WPA's Join Hands Against Hunger, Branch 8 reached out to Mom's House with a special donation of snacks and gift cards for the children.

Mom's House is a non-profit organization founded in 1983 in Johnstown by a group of citizens concerned for human life. It offers single parents a viable, practical alternative to the despair of abortion and the tragedy of welfare. It provides God-centered, licensed childcare centers where pre-school children receive quality care and early education. Single parents are plugged into a network of supportive services that enable them to complete their education, find jobs and get off of welfare.

As this was being written, Branch 8 was preparing for the Easter Basket program. We'll have more to report on that effort soon.

Thank you, WPA, for sponsoring these programs. This is part of what makes us special.



Members of Branch 8 visited some of the children served by Mom's House in Johnstown. The branch recently donated snacks and gift cards to help meet the children's needs.

Hope you all enjoyed a very blessed Easter.

If you have any friends or family that may be interested in insurance or annuities, please call me at 814-242-0000, so they too can be part of this great group of people.

Branch 14 Cleveland, OH

by Richard E. Sarosi

Spring has sprung. How quickly the seasons are changing. We can only hope everyone had a blessed and faithful Easter. At this time of rebirth and the resurrection, it is important to have faith and family in our day-to-day activities and in life.

I attended the opening of a special exhibition at the Cleveland Hungarian Heritage Society Museum on Jan. 23, featuring the work of Cleveland artist George Kozmon. He spoke on the topic, "Contemporary Art in the Digital World" in conjunction with his exhibit, "Kozmon: Primal Topography." His work incorporates digital media and ever-changing technologies. He explained how he and other artists are using computers and other forms of electronic medium to communicate with oth-

ers and to generate images and ideas.

George is an international artist whose work has been featured in The Cleveland Museum of Art; the Cleveland Clinic; the Akron Art Museum; Cologne, Germany; London, England; the Ritz-Carlton Abu Dhabi, UAE; and the Progressive Collection. This exhibit closes May 31. You can learn more about Kozmon and his work at www.georgekozmon.com.

On a snowy Feb. 8, I spoke at Hungarian Friends and showed photos of my 2010 trip to Croatia and Hungary. It was great to revisit the sites and meals we experienced, including the beautiful Roman ruins. I am looking forward to presenting photos from WPA's 2016 trip to this same group.

The First Hungarian Reformed Church of Cleveland in Walton Hills will be celebrating the 125th anniversary of its founding as the first Hungarian Reformed Church in America. A special church service will take place on Saturday, April 30, at 2:00 p.m. with the anniversary dinner immediately following in Bethlen Hall. Please contact Chief Elder and Branch 14 President Caroline Lanzara at 216-581-8979 for information by April 15. May the

congregation be blessed by God's grace on this special occasion.

I recently saw the film *Son of Saul* (*Saul fia*), which won this year's Academy Award for Best Foreign Language Film. The movie deals with a Hungarian Jewish man named Saul Auslander who wanted to give a proper Jewish burial to a young boy, whom he claimed as his own son, and who was a victim of the holocaust at the Auschwitz-Birkenau Concentration Camp. It is a unique movie with interesting camera angles and many questions left unanswered. Many languages were spoken during the movie, including Hungarian, German, Yiddish and Greek. English subtitles were provided.

Good luck and best wishes to all of the WPA bowlers at the bowling tournament on April 29 and 30. I hope all participants have a fun weekend with strikes for everyone!

Preparations are taking place for the 2nd Annual Branch 14 Red, White and Green Raffle to benefit branch activities. We will have 400 tickets printed with four prizes being offered. The drawing will take place at the Branch 14 Christmas party in November. Check future branch articles for ticket availability.

Here is a partial list of upcoming branch meetings and WPA activities:

- Branch 14 meetings: Wednesday, April 6, at 7:00 p.m. and Wednesday, May 4, at 7:00 p.m.
- WPA Bowling Tournament, April 29 and 30, the Meadows Race-track & Casino, Washington, Pa.
- Join Hands Day, May 7. Branch 14 will determine our local project and date of activity.
- Hungarian Heritage Night with the Lake Erie Captains, Saturday, June 25. Baseball with a Hungarian twist.
- WPA Annual Golf Tournament & Scholarship Days, July 15 and 16, Quicksilver Golf Club.
- WPA Picnic, Saturday, Aug. 27, Hiram, Ohio.
- WPA Trip to Austria, Croatia and Hungary, Sept. 6 to 20.

Please support the WPFA Scholarship Foundation. Your donations provide financial assistance to eligible student members. If you or your child received a WPA scholarship,

please help to pay it forward for another WPA student, by making a donation to our scholarship fund.

Remember that any scholarship recipient who has an interesting story to tell and who would like to share it with our members, or who wants to report on their scholastic activities, should send their story to *William Penn Life*. Our students can be a great source for interesting articles.

The officers of Branch 14 extend our sympathy to those Branch 14 and WPA members who have recently lost a loved one. May God bless their families at this difficult time, and may the dearly departed rest in peace.

Get well wishes are being sent to all Branch 14 and WPA members, as well as our friends, who might be feeling under the weather. Please keep all of our members in your prayers.

Happy birthday and anniversary wishes are being sent to all of our branch members and Home Office staff celebrating an April birthday or anniversary.

Our next Branch 14 meeting will take place on Wednesday, May 4, at 7:00 p.m. at The First Hungarian Reformed Church, 14530 Alexander Road, Walton Hills. Branch 14 adult members are welcome to attend.

Remember, Branch 14 members having news to share about themselves or family members can reach me at RichSaro@att.net or at 1-440-248-9012.

As always, please remember to keep in touch with someone you haven't seen or talked with in a long time. Pick up the phone or plan a visit.

Branch 18 Lincoln Park, MI

by Barbara A. House

I hope all our wonderful members and friends enjoyed a happy and blessed Easter.

Happy 130th anniversary to William Penn Association. Thank you, our wonderful members, our National Officers, employees and Board of Directors. Thanks to your loyalty, dedication and hard work, we have stayed strong. Not many fraternal

insurance companies are as strong as we are. We are the only Hungarian fraternal, and I am so proud to be an active member. Our future looks wonderful. Congratulations, and I wish you many more.

I have some wonderful news for all our Hungarian Heritage Experience attendees. We have booked the Sequanota Lutheran Conference Center and Camp in Boswell, Pa., for this year's Experience. It is a short 15-minute ride from Somerset, very close to where we have been before. The Experience will be held July 30 to Aug. 5. The camp is a beautiful facility that meets our needs perfectly. I am so happy to have found it. Many thanks to Dora McKinsey, Judit Ganchuk and David Kozak. Your help was priceless. I can't wait for you to see it.

The Hungarian Arts Club White Rose Ball was another huge success. Thank you to WPA for all your support. The girls and their escorts were wonderful and did a magnificent job. Thank you again to Linda Enyedy, Ursula and Tom Markovits and the Arts Club Board for all their hard work. I am already looking forward to next year. Young ladies may contact Linda Enyedy anytime if you are interested in 2017. Yes, Zachary Haas, she has your name already.

Our branch's 50-year member banquet has been booked at the Hungarian American Cultural Center in Taylor. Invites will be mailed soon.

Remember to get your bowling teams together. We have a wonderful time planned for all of you.

It is not too early to start thinking about our golf tournament. The time just seems to be flying by.

Our annual picnic plans are moving along. We are looking forward to working with the Hungarian Cultural Center of Northeastern Ohio. Their facility is lovely and will work wonderfully for us.

Our annual trip to Europe follows our picnic. I hope you are making plans to join us. Vienna is a new area that we have never been before. I'm sure you will enjoy our trip.

Very special get well wishes to George Schvarckopf, Lee Kosaski, Joe Csereklye and Doug Truesdell. We hope you are all better soon.

Happy April birthday to all our members, especially Steve Charles, Dora McKinsey (what would I do without you) and Rose Antal, the best branch secretary anyone could have. May you all have many more.

Happy belated birthday wishes to Linda Enyedy, who celebrated in February. Sorry to have missed your special day.

Please remember in your prayers our deceased members and their families, especially Steve Otto Orto and Suzan K. Stitchick.

Our first branch meeting of the year will be held Wednesday, April 13. Don't forget to bring your food donations for the animals.

A special hello to Father Barnabas. It was nice talking to you, as always.

Abbie and I are home now. I can always be reached at 313-418-5572 or 734-782-4667.

Looking forward to seeing you at the bowling tournament.

My thought for the month: We can complain that rose bushes have thorns or rejoice because thorn bushes have roses. Let's always look for the roses in our lives. Believe me, I know they are always there. (Thank you, again, to Father Barnabas.)

Have a wonderful and happy spring!

Branch 19 New Brunswick, NJ

by Evelyn Bodnar

The members of Branch 19 recently donated food and other items to the Bayard Street Presbyterian Church in New Brunswick, N.J., as part of our branch's participation in William Penn Association's Join Hands Against Hunger program.

On the last Saturday of every month, the church provides food to about 150 people in need.

Also, since December 2015, the church has given away 500 coats in cooperation with Burlington Coat Factory. During the year 2015, the church gave away 800 coats to local residents.

Our branch is always happy to support the church's efforts as a way of fulfilling WPA's mission of charity, of focusing on the needs of others, and of serving the communities in which our members live.



Members of Branch 19 prepare donations for those in need at the Bayard Street Presbyterian Church.

Branch 27 Toledo, OH

by Paula Bodnar

Attention all members of Branch 27 Toledo! All adult life benefit members of our branch are invited and encouraged to attend our next branch meeting to be held Saturday, April 16, at 2:00 p.m. at The Original Tony Packo's, 1902 Front St., Toledo.

At this meeting we will be seeking your ideas and suggestions for branch activities.

For more information, please contact Paula Bodnar at 419-460-7214 or via email at pooh9382@bex.net.

Branch 28 Youngstown, OH

by Kathy Novak

Looking forward to seeing sunny days, budding trees and brightly colored flowers again.

Details of the March 15 celebration held on March 13 at the Youngstown American Hungarian Federation will be shared with our readers in the next issue.

Thank you to the members of the First Hungarian Reformed Church of Pittsburgh for holding their annual traditional council dinner. The

food was excellent. WPA was well represented at this event.

Before you know it, the annual bowling tournament will be here. Make sure you have your reservations in. This event is getting better and better each year. More participants mean more fun.

The bowling tournament kicks off a full schedule of summer events and festivals. Here are a few events you might want to mark on your calendars:

- June 4 - The annual Hungarian Festival in New Brunswick, N.J.
- June 25 - Hungarian Night hosted by the Lake Side Captains

baseball team.

- July 15 and 16 - The 33rd Annual WPA Golf Tournament & Scholarship Days.

- Aug. 14 - Youngstown American Hungarian Federation annual *Magyar Nap* (Hungarian Day) at the Aut Mori Grotto Hall.

- Aug. 20 & 21 - Birmingham Ethnic Festival, Toledo.

- Aug. 27 - WPA Picnic at the Hungarian Cultural Center of Northeastern Ohio, Hiram. The grounds here will be very accommodating to our picnic as the Center hosts a number of Hungarian picnics and other events at this site each year. More details about our picnic will be released soon.

These are just a few of the many Hungarian activities taking place over the next few months. Watch this magazine, your local publications and Hungarian websites for more information.

Get well wishes to everyone recuperating from recent health issues.

Best wishes to all our birthday and anniversary celebrants.

Our thoughts and prayers are with all those who have recently lost a loved one.

If you have any questions about WPA life insurance or annuity plans, please call either me at 330-746-7704 or Alan at 330-482-9994.



Hooverson Heights (W.Va.) Volunteer Fire Department Assistant Chief Mike Lowry accepts a prize basket donated by Branches 40 and 349 for the department's Chinese auction fundraiser.

Branch 34 Pittsburgh, PA

by Marguerite McNelis

Spring has sprung! Hope that everyone had a blessed Easter. Please take a moment and pray for all our service men and women, especially those in harm's way.

It's time to get out the bowling ball and golf clubs! Please remember to read *William Penn Life* to keep current with all the great events coming up. Don't forget the picnic. It will be held on Saturday, Aug. 27, at a new location. Looking forward to seeing everyone there.

The First Hungarian Reformed Church of Pittsburgh had its annual dinner. The food was delicious as always, and it was good to spend some time with our old friends and renew acquaintances. I would like to extend a special "köszönöm szépen" to Rev. Komjathy and all the church members for always making William Penn Association feel welcome. Long time no see, Maria. Looking good! It was also good seeing the Board's traveling ambassador, Vice Chair Kathy Novak, and Steve.

I would like to congratulate my sister-in-law and fellow branch

member Roseann Vamos for receiving two prestigious and well deserved awards: the 2015 Multi-Million Dollar Producer and 2015 Superior Quality Service Award. Roseann said she couldn't have done it without her family, friends and clients' faith in her. Way to go! We love you!

On a sad note, good friend and longtime branch member Art Mayor passed away. Our heartfelt condolences go out to his wife Yvonne and family. *Viszontlátásra!* May he rest in peace.

Birthday wishes go out to all branch members celebrating their birthdays. May you all have many, many more.

If you have any news you would like to share, or for information about WPA life insurance and annuity plans, please contact Branch Coordinator Maria Bistey at 412-431-6035.

Branch 40 Martins Ferry, OH Branch 349 Weirton, WV

by Joyce Nicholson

Greetings from the WPA branches of the Ohio Valley!

Our branch's annual outing to a Wheeling Nailers hockey game was Feb. 28. It was a fun afternoon with a few folks. Unfortunately, it was a loss for the Nailers. The Elmira (N.Y.) Jackals won 3-1. The Wesbanco Arena, where the Nailers play, is undergoing renovations and will be adding more events and event space. The seats were changed-out for much more comfortable seating, too.

I had an opportunity in February to visit the Hungarian Cultural Center of Northeastern Ohio picnic grounds in Hiram, Ohio. It was a beautiful, bright and sunny day, one of the few we've had this winter. This will serve as the site for the annual WPA Picnic to be held this year on Saturday, Aug. 27. It will be a beautiful location for the greatest picnic. Plan to attend. It's always a fantastic event.

One of our projects this year was to donate an auction basket to the Hooverson Heights VFD for their

annual Valentine's Day steak dinner fundraiser. This event raises money for the purchase of new firefighting equipment. Accepting the basket for the department's Chinese auction was Assistant Fire Chief, Mike Lowry.

Don't forget the WPA annual bowling tournament will be held April 29 and 30 in Washington, Pa. The bowling lanes are located inside the Meadows Racetrack & Casino, which is across the road from Tanger Outlet Mall. So, there's plenty to do.

The movie *Son of Saul* won four awards at the 2015 Cannes Film Fest and also won the Oscar for the Best Foreign Language Film of 2016 (subtitled, of course). I attended a viewing recently in Pittsburgh. Hungarian director László Nemes cast his friend Géza Röhrig, a Hungarian poet living in Brooklyn, in this feature film about a Hungarian prisoner at Auschwitz in 1944. The powerful, impressive film doesn't tell the story about the Holocaust but rather focuses on the difficult choices Saul makes in this dreadful situation. If you get a chance, go see it. It is very poignant.

Our sympathy goes out to all who lost loved ones recently, including Home Office employees Debbie and Steve Evans on the death of Debbie's mother, Dorothy Hepler, who passed away March 1.

Happy birthday to those celebrating this month.

If the spring flu has you down, as it does with so many right now, take care and rest up. There are so many fun events and activities going on with William Penn Association and our branches this year, and I want to see you at many of them.

For additional information about Branch activities please call Joyce Nicholson at 740-264-6238.

Branch 89 Homestead, PA

by Lisa S. Toth-Maskarinec

I hope you enjoyed a happy Easter, and that the Easter Bunny was good to everyone.

April seems to be a busy birthday month for our branch. Birthday greetings go out to the following Branch 89 members who will be

celebrating their special day this month: Robert Toth (April 3), Helena Lubiano Walochik (April 4), Timothy Toth (April 5), Branch 89 Secretary-Treasurer Ruth D. Toth (April 7) and Dr. Keith S. Toth (April 12). Happy birthday one and all and special greetings to Ruth on turning the young age of 86. Ruth is another person who doesn't let age keep her back. Way to go, mom. As the saying goes, keep on truckin! We wish you many more years to come.

Get well wishes go to branch members Fred Gabocy and Patricia Walochik recuperating from recent heart issues, and Dianne Schneider, who continues to recuperate from delicate neck surgery. Here's hoping for a speedy recovery for all.

Our branch is trying something new. On Saturday, March 19, at 1:00 p.m., we will be attending the WineFest"alculuar" Pittsburgh at the David Lawrence Convention Center. This is something different and should be tons of fun. The list of wineries is tremendous, and the best part is that you simply have to walk from one booth to another, try their wines and eat the food. How better to spend a day!

The Annual Steel Valley Rotary Dinner Dance will be on Saturday, April 2, at St. John's Hall in Munhall. Come listen to the delights of Jimmy Sapienza and Five Guys Named Moe and support a good cause. The Steel Valley Rotary co-hosts our branch's annual golf outing. So, let's see if we can have a good turnout. It's a great showing of not only community effort but fraternal effort to support organizations that support WPA. Reservations can be made by calling Mark Maskarinec at 412-872-5022.

We continue to ask our members for names of restaurants where we can hold our monthly dinners. So far, we have the following suggestions: Mitchell's, Yokoso, Bravo, Dave and Buster's, Buffalo Wild Wings, Dorothy 6, BD's Mongolian Grill and Hofbrauhaus. Let us know if your restaurant isn't listed here. We'll gladly add it to the list.

Mark your calendar for our annual golf outing which will be held Sunday, Aug. 7. Tee time is 12:30 p.m. at Butler's Golf Course in Eliza-



Branch 89 Secretary-Treasurer Ruth D. Toth with her best friend and branch mascot, Baron Leo DeGoofus.

beth, Pa. Price will be increasing slightly, but we did listen to your requests and were able to get an earlier tee time.

Once again, we plan on honoring our senior members of the branch. Who will that be? Come find out.

Some of our future activities in the planning stages for this year will be an outing at the ballpark, a night at the movies, and murder mystery theater. We look forward to meeting a lot of our members at some of these events.

Branch 89 continues to collect codes from Coke products. These codes will be turned into points which can then be redeemed for various merchandise and prizes to be used at our outings. We distributed many at the golf outing last year. We have collected and redeemed over 8,000 Coke Rewards points. We will be able to give away higher valued merchandise for next to no cost for the branch! Thanks to all who have helped us. Anyone with codes can email them to me at maskarinac1836@comcast.net or send them to 1836 Timothy Drive, West Mifflin, PA 15122.

We are also collecting Kellogg's Family Reward's Points. The codes are no longer inside the box. Instead, we now need the store receipt. Look for boxes of Kellogg's, Keebler, Sunshine and Morningstar Farms products with the Family Rewards

insignia. Just send us your receipt, and we'll do the rest.

Please let us know if you'd like to see other activities, and we'll do our best to accommodate those requests.

For any of your life insurance needs, please continue to call Ruth Toth at 412-872-5022.

Branch 129 Columbus, OH

by Debbie Lewis

Hello from Columbus, Ohio!

We had typical Ohio weather in early March. As I write this, we're getting snow with lows in the 20s, while the following week the forecast was calling for temperatures reaching in the 60s and 70s. Can't wait for the warmer weather to get here and stay.

Mark your calendars for the WPA Annual Bowling Tournament on April 29 and 30 in Washington, Pa. This is a great fraternal event, and we would like to see you there.

Don't forget that applications for a WPFA scholarship grant must be postmarked by Tuesday, May 31. This date applies to both new and renewing applicants. This is a very good program to help with college expenses.

On Sunday, April 10, there will be a Soup and Learn Program at the Hungarian Reformed Church, located at 365 Woodrow Ave. in Columbus, after the 10:00 a.m. service. Soup will be served at about 11:15 a.m. with the program entitled, "Columbus Hungarian Life - Past and Present - Catholic, Protestant & Other," beginning at 11:40 a.m.

We congratulate all those celebrating birthdays, anniversaries and additions to their families.

Get well wishes to all who have been ill or hospitalized. Hope all have a speedy recovery, especially two of our branch officers, Margaret Boso and Margaret Leonardo.

We also extend our sincere sympathy to all who have recently lost a loved one.

If you have any news you would like to share, or for information on life insurance and annuities, please contact Debbie Lewis at 614-875-9968 or via e-mail DAL9968@aol.com.



Dawn, John and Matthew Burus pose with items donated by Branch 132 for the "Share Your Heart" food drive sponsored by the food pantry at Indiana University's South Bend campus.

Branch 132 South Bend, IN

by John E. Burus

We are almost through winter and are ready to enjoy the spring. The weather has been teasing us as it snows during the work week and reaches the 50s and 60s on the weekend. Can't wait to get the garden going, play some golf, play some softball and go to the beach!

The branch's summer picnic will be held on Sunday, July 24, from 1:00 to 3:00 p.m. at Potawatomi Park Pavilion #1, Mishawaka Avenue, South Bend. The branch will provide water, soda, Martin's fried chicken, Eby's sausage, hot dogs, potato salad, plates, napkins and utensils. We ask all attending to bring a side dish or dessert to share. Please call us to make a reservation so we'll know how much chicken and sausage to order. There is no cost to attend for members and their families.

On Feb. 13, members of Branch 132 delivered a food basket to the Indiana University-South Bend food pantry which was sponsoring a food drive for students that are in need. The food pantry was started by students when they learned many of their fellow students were hungry because they could not afford to pay for both school and food. This donation was made in conjunction with

WPA's Join Hands Against Hunger program.

The next Branch 132 quarterly meeting will be held on Tuesday, June 7, at Martin's Supermarket Deli (second floor) on Ireland Road at 6:00 p.m. We would really like to have more members attend these meetings and get involved. Your ideas and thoughts for improving our gatherings are always welcome.

Branch 132 would also like to pass along get well wishes to Donald Czajkowski.

Branch 226 McKeesport, PA

by Judit Ganchuk

Hope everyone enjoyed Easter with family and friends.

Happy birthday to all our members celebrating their special day this month. Also, happy wedding anniversary to all those celebrating their special day.

We'll be hosting our branch meetings every third Thursday at 6:00 p.m. at Malvene Heyz's home. Please call her at 412-751-1898 for directions.

Best wishes to our fellow Branch 226 member and Home Office employee Alyssa Trunzo on her new adventures in Philadelphia. Send us some steak hoagies!

We can't wait for this year's bowling tournament on April 29 and 30 at

the Meadows Racetrack & Casino's bowling lanes. It's always fun to see the teams work together and who wins the individual prizes, let alone the children in their kids' section! Though they are located in a casino, the bowling lanes are neatly tucked away from the slots machines on the quieter lower level.

We're doubly excited for the WPA Picnic on Saturday, Aug. 27. I know many of our members love a good road trip. We'll see you all in Hiram, Ohio!

Take a look in this issue for more info on the scholarship program. Application materials must be postmarked by May 31, less than two months away, so get yours in soon!

Do you have good news you'd like us to share? Call 412-751-1898 to get your news published.

Branch 249 Dayton, OH

by Mark Schmidt

Spring, spring, spring! It's definitely, finally, officially here! Leaves are on trees again, flowers and grass are growing...and that means flower planting, grass mowing and yard work. Oh, who cares about the work-spring is here!

Did everyone have a wonderful Easter? I hope everyone got together with friends and family. All the kids in their new Easter suits and dresses gathering Easter eggs in their baskets were very cute.

Now, to your fraternal family. Branch 249 gave food to The Foodbank of Dayton for the WPA Join Hands Against Hunger drive. We had nearly 100 pounds of rice, beans, soup, peanut butter and jelly, mac and cheese, pancake mix and syrup to give to those in need. I found out that The Foodbank gave away 7.5 million meals in 2015--staggering statistics for an area the size of Dayton. It just reinforces the need to care and share to local charities. A big thank you to the Home Office for the \$50 matching funds so more could be given to the hungry. Fraternalism at its best.

The annual Hungarian Freedom Day Banquet at Kossuth Hall, commemorating March 15, 1848, when Hungarians declared their indepen-

dence from Austrian-Hapsburg rule, was to be held March 13. On the menu was delicious csiga soup, cabbage roll, chicken and sausage dinner served by the ladies of the Old Troy Pike Community Church at Kossuth Hall. The Rt. Rev. Koloman K. Ludwig, Bishop Emeritus, Calvin Synod Conference of the United Church of Christ, was the guest of honor. The program included a performance by The Dayton Hungarian Festival Club Dancers. Now, if I could only stay away from all the home made pastries.

Looking ahead, there are several events on our schedule.

On April 17, we'll hold our next meeting at McCauley Hall at Queen of Martyrs Church at 1:30 p.m.

Then, on April 29 and 30 we'll be at the WPA Annual Bowling Tournament at the Meadows Racetrack & Casino in Washington, Pa. Please don't miss this fun event. The bowling is only semi-serious and everyone has a great time. And don't miss the luncheon afterwards. It is truly special.

Saturday, April 30, will also be the date for the Magyar Club of Dayton Spring Dinner Dance at the American Czech-Slovak Club, 922 Valley St. George Batyi and the Gypsy Strings will be the evening's music makers. The Gypsy Strings will also have Alex Udvary playing cimbalom. Don't miss the delicious chicken paprikas and cabbage roll dinner. Hungarian pastries will be available for purchase. Cost for dinner and dancing is \$20. Dinner starts at 6:00 p.m. with music and dancing at 8:00 p.m. BYOB, but beer and wine is available. Reservations are not required but appreciated. Call Michele Daley-La Flame at 937-771-0404.

On May 15, Branch 249 will host its annual baseball outing with the Dayton Dragons at 5/3 Field. The Sunday game is at 2:00 p.m., and we will again have a luxury box with food provided. Make your reservations by calling me at 937-667-1211 as soon as you can since we are limited to 20 people. Not many seats are still open.

Also, from May 13 to 15, A World A'Fair International Festival will be held at the Dayton Convention

Center. The Hungarian booth will feature homemade pastries, cabbage rolls and Hungarian sausage. The Festival Club dancers will be performing regularly throughout the weekend. More than 30 countries participate at the festival; if you want to see many different cultural displays, food, costumes, dances and music, this is the place to be. Check the festival's website for time and costs.

Congratulations to those celebrating anniversaries and birthdays this month. We hope everyone has many more.

We also extend our sincere sympathy to those who have recently lost a loved one. May you remember only the good times.

Get well wishes go to those sick or hospitalized. Have a speedy recovery and feel better soon.

For all your life insurance questions, contact Michele Daley-LaFlame at 937-771-0404 or Anne Marie and Mark Schmidt at 937-667-1211.

If you have any information to pass along, please call me. Until next month, stay safe.

Branch 296 Springdale, PA

by Mary A. Kelly-Lovasz

Welcome to all of our life and annuity members who are new to William Penn Association and to Branch 296.

Upcoming branch meetings will be held on the following dates: April 14, May 12, Sept. 8, Oct. 13 and Nov. 10. Our meetings are held at King's Family Restaurant in New Kensington at 6:30 p.m. We keep our meetings short and sweet, and they're always followed by enjoyable conversation over a pecan ball or a slice of pie. We will be discussing ideas for our branch's Join Hands Day project and plans for our annual



Mark Schmidt of Branch 249 delivers items donated by branch members to the Foodbank of Dayton as part of the branch's participation in WPA's Join Hands Against Hunger program.

branch bacon roast in the fall. Why not join us?

A reminder to all WPA high school seniors: please check your eligibility status for scholarship grants offered by the William Penn Fraternal Association Scholarship Foundation, Inc. Eligibility rules and information about the grants as well as a new student application form can be found in this publication and our WPA website at www.william-pennassociation.org. Remember, new student applications or renewal requests, along with your scholarship essays, must be mailed and postmarked by May 31. Also, please note the deadline for submitting transcripts, test scores and proof of enrollment is Sept. 15. These scholarship grants are a terrific fraternal benefit for our college-bound members that should not be overlooked.

Happy birthday to John Torma Sr., who will be celebrating his 97th birthday this month. Mr. Torma is a WWII veteran and member of "the greatest generation." We tip our hat to you, sir.

Birthday and anniversary wishes go to all of our members celebrating their special day in April.

We also remember those who are not feeling well and those who have recently experienced the loss of a loved one. God bless each of you.

Have news that you'd like to share with our branch? You may contact me at makelly367@verizon.net

or at 724-274-5318.

Our local agent, Noreen Fritz, is happy to assist you with any of your life insurance and annuity needs. Email Noreen at noreenbunny.fritz@verizon.net or call her at 412-821-1837.

Spring has arrived, so enjoy all things that the season offers: green grass, the return of milder weather, birds chirping, budding trees and flowers, and Pirates baseball. Let's go Bucs!

Branch 352 Coraopolis, PA

by Dora S. McKinsey

April showers bring May flowers. I hope this old saying turns out to be true. There's something calm and peaceful about seeing those first buds push through the soil. At the time I'm writing this, however, it's snowing!

This is the time of the year when we look forward to all the fraternal events coming up. The first event is our bowling tournament on April 30 which promises to be a fun time at The Meadows Racetrack & Casino in Washington, Pa. We are again having a juvenile bowling event for the young ones. Even if you don't enjoy gambling, there is a great outlet mall across from the casino. Nearby is Sarris Candy Co. with its charming ice cream parlor and retail outlet. You will find more information on the bowling tournament on page 14 of this issue of *William Penn Life*.

Our golf tournament is being held July 15 and 16 at Quicksilver Golf Club in Midway, Pa. The Friday night golfers reception is being held at the Pittsburgh Airport Marriott in Coraopolis, Pa., on July 15. Make your plans to attend this fun-filled weekend fraternal event. More details are printed on page 16 of this month's issue of *William Penn Life*.

Branch 352 members participated in the recent Join Hands Against Hunger program and donated canned goods to be given to North Side Common Ministries located on the North Side of Pittsburgh. Special thanks to the following members who contributed to this worthy cause: Krista Broderick; Dave and Judy Chakey; George, Dianne and Steve Charles; Debbie and Steve

Evans; Jeff Holmes; Jack, Dora and Justin McKinsey; Joan Rectenwald; and Kathy Reitlinger.

Just a reminder for any Branch 352 members who are eligible to apply for a scholarship grant from the William Penn Fraternal Association Scholarship Foundation: be watchful of the deadlines to send in the necessary information to apply for a scholarship. See page 18 of this month's issue of *William Penn Life* for all the details.

Happy retirement wishes go out to Home Office employee and Branch 352 member Kathy Reitlinger. Kathy is retiring after 45 years with WPA. Congratulations, Kathy! You deserve a much-needed rest.

Special prayers and get well greetings go out to all our members who are ill. May God's grace carry you through to good health.

Happy birthday to all those celebrating a birthday in April. May you have many more, and may all of them be healthy.

Our condolences to anyone who has lost a loved one recently. May your memories sustain you through this difficult time.

Remember, if you have any news you would like to share, or if you have any life insurance questions, please contact me at 412-932-3170 or by email at dmckinsey@hotmail.com.

Branch 800 Altoona, PA

by Dave Greiner

Spring is officially here. Birds are singing and temperatures are rising. This month starts with April

Fools' Day, and we hope no one gets caught in an April Fools' joke.

Branch 800 recently made its annual donation to the chaplain at the State Correctional Institute in Huntingdon, Pa. Our donation is used to purchase religious items and supplies to help meet the spiritual needs of the inmates there.

On a humorous note, April 2 is National Peanut Butter and Jelly Day. Why not have a PB&J sandwich for lunch this day?

On a serious note, April 17 is World Day of Prayer for Vocations. Maybe everyone could say a special prayer this day.

Branch 800 wishes all bowlers good luck as they prepare for the WPA Annual Bowling Tournament April 29 and 30.

Our branch will be preparing for our annual 50-year member recognition luncheon and awards ceremony, which will be held during our May meeting.

April is the month for the first day of trout season. We wish all fishermen good luck.

A few days and dates worth remembering this month:

- Earth Day, April 22;
- Feast Day of St. George, April 23; and
- Administrative Professionals Day, April 27.

Branch 800 sends best wishes to all our members celebrating a birthday or anniversary this month.

The Pirates' season has started, and so has the season of their AA affiliate, the Altoona Curve. Let's show our support by attending an early season game. Good luck to both the Pirates and Curve for a successful 2016.

Just a little reminder to any of our high school students: there is an application for WPA scholarship grants for the 2016-2017 academic year on pages 19 and 20 of this magazine. Check the eligibility rules on page 18 to see if you qualify. Students with questions can call the Home Office at 1-800-848-7366, ext. 128, or email scholarship@williampennassociation.org.

Don't forget to contact Bob Jones for all your life insurance and annuity needs at 814-942-2661.

Until next month, start thinking "summer."

NEXT DEADLINE

All articles & photographs for the May 2016 issue of *William Penn Life* are due in our office by April 11, 2016. If you have any questions, please contact John E. Lovasz at 1-800-848-7366, ext. 135.

In Memoriam

MARY M. ALLEN
MONROEVILLE, PA --
The Association's Home Office staff and members of Branch 34 Pittsburgh were saddened by the death of former Home Office employee Mary M. Allen, 93, passed away Feb. 10, 2016.

"Muncie," as she was affectionately known at the Home Office, worked as an administrative assis-



tant to the National Secretary for 44 years, before retiring in 1998. For many of those years, she would come to work with her sister and fellow WPA employee, the late Helen Erdeky.

She was a member of St. Bernadette Church and the Monroeville Senior Citizens. Mary enjoyed playing cards, family

functions, swimming and reading books.

In addition to her sister, she was preceded in death by her husband, Herbert H. Allen; brothers, Calman Erdeky and Eugene Erdeky; and sisters, Margret Simpson and Gabriella Barnes.

She is survived by her son Robert S. (Kay) Allen; granddaughter Kimberly E. Allen; and sister Ethel A. (William) Jones.

Memorial donations may be made to Sivitz Hospice, 300 JHF Dr., Pittsburgh, PA 15217.

May she rest in peace.

We ask you to pray for the eternal rest of Ms. Allen and all our recently departed members listed here:

DECEMBER 2015

- 0001 BRIDGEPORT, CT
Jean G. Nagy
- 0013 TRENTON, NJ
Anna Ondo
- 0014 CLEVELAND, OH
Carolyn E. Cederlund

- Elizabeth Ann Kelly
- Elizabeth Molnar
- Virginia T. Volter
- 0015 CHICAGO, IL
Sylvester Knorr
- 0018 LINCOLN PARK, MI
Steve Otto Orto
- Suzan K. Stitchick
- 0019 NEW BRUNSWICK, NJ
Rudolph Cseh, Jr.
- 0027 TOLEDO, OH
John Hudak
- Michael J. Nyeste
- 0028 YOUNGSTOWN, OH
Dolores S. Gambrel
- 0034 PITTSBURGH, PA
Mary M. Allen
- Norma F. Murphy
- Barbara R. Wardle
- 0048 NEW YORK, NY
Stephen Lewis
- Booker G. McCormick
- 0076 PHILADELPHIA, PA
Lenora D. Calloway
- 0088 RURAL VALLEY, PA
Denise R. Doliveira
- 0089 HOMESTEAD, PA
Lisa M. Dudeck
- Albert Sakach
- 0132 SOUTH BEND, IN
Mary Klinchok
- Minnie Michki
- 0216 NORTHAMPTON, PA
Vilma Anna Roman

- 0278 OMAHA, NE
George Tarr, Jr.
- 0296 SPRINGDALE, PA
Chevon A. Hendzel
- 0310 LYNCH, KY
Madeline J. Van Meter
- Nancy L. Zsoldos
- 0336 HARRISBURG, PA
Joseph L. Theurer
- 0349 WEIRTON, WV
Ethel F. Fodor
- Edward R. Polli
- 0383 BUFFALO, NY
Jean Kulikowski
- Joseph P. Takash
- Louis S. Vathy
- 0525 LOS ANGELES, CA
Ethel Workman
- 0590 CAPE CORAL, FL
Rosemary A. Deptula
- Rose A. Jeannot
- Mary L. Karns
- 0705 MAYVILLE, WI
Myron A. Drum
- Joann C. Haar
- 0723 WORCESTER, MA
Geraldine E. Iappini
- 0725 SPRINGFIELD, MA
Norman L. Lamoureux
- Kathryn E. Wood
- 8340 BALTIMORE, MD
Robert Morrison

Recent Donations

WPFA Scholarship Foundation

Donations Through
Premium Payments
JANUARY 2016

- Branch - Donor - Amount**
- 8- Clarence H. Showalter - \$5.00
 - 13 - Mary Ann Marston - \$1.00
 - 13 - Frank Papp - \$5.00
 - 18 - Marcia Anne Horst - \$10.00
 - 19 - Mary Jane Nagy - \$1.00
 - 26 - Marie S. Logue - \$1.00
 - 28 - Christine M. Allison - \$3.10
 - 28 - Garry W. Allison - \$2.12
 - 28 - Mary P. Balash - \$0.61
 - 59 - Margaret I. Martin - \$2.00
 - 89 - Audrey M. Swartele - \$25.00
 - 89 - Tracy B. Findlay - \$3.06
 - 89 - Veronica A. Ujevich - \$31.11
 - 129 - Jean A. Boso - \$5.05
 - 129 - Amy E. Deeds - \$5.00
 - 159 - William Scherfel IV - \$1.71
 - 189 - Kim A. Vanderkar - \$25.00
 - 226 - Timothy R. Holtzman - \$1.40

Our awards lead to far greater rewards

Since 1972 William Penn Association has awarded nearly \$2.6 million in scholarship grants to its young members attending accredited institutions of higher learning. Our scholarship program is just one of many benefits available to our members. To learn more on how membership in WPA can benefit your family, call your local WPA representative or our Home Office, toll-free at 1-800-848-7366.

- 226 - Carol S. Burlikowski - \$5.00
- 226 - Katie M. Dopkowski - \$25.00
- 226 - Sarah C. Petras - \$50.00
- 352 - Kaitlyn R. Macie - \$25.00
- 352 - John P. McKinsey Jr. - \$10.49
- 720 - Loretta M. Mahoney - \$2.00
- 8075 - Christopher Phillips - \$5.00

TOTAL for Month = \$250.65

Additional Donations
JANUARY 2016

Donor - Amount
WPA Cookbook Sales - \$280.00
TOTAL for Month = \$280.00

Donations In Memoriam JANUARY 2016

Donor - Amount
(In Memory of)
Barbara A. House - \$50.00
(Ethel Fodor)
M/M John E. Lovasz - \$50.00
(Linda & Edward Grossman)
Joyce Nicholson - \$50.00
(Ethel Fodor)
Richard E. Sarosi - \$25.00
(Ethel Fodor)
Richard E. Sarosi - \$100.00
(Virginia T. Volter)
Br. 14 Cleveland, OH - \$100.00
(Virginia T. Volter)
Br. 349 Weirton, WV - \$50.00
(Ethel Fodor)
Br. 18 Lincoln Park, MI - \$100.00
(Deceased Members Teresa Szasz, Richard Szabo, Elizabeth Daley and Edward Eskie)
William Penn Association - \$50.00
(Jacob "Jack" Tokar)
TOTAL for Month = \$575.00



Egészségedre! To your health!

Recent puzzles have highlighted Hungarian champagne and pálinka, but the most important Magyar beverage in terms of economic impact is wine.

Since the fall of Communism, Hungarian wine production has expanded exponentially. Hungary is now recognized as one of the top 20 wine producing countries in the world. Only the USA, France, Italy, Chile and Australia offer more varieties of wine than Hungary.

There are 22 distinctive wine areas in the land of King Stephen. The Somló region, located in Veszprém County, is the smallest with just a little over 2,000 acres of vineyards. Interestingly, the predominate wine type produced there is Juhfark Bor, or "Sheep's Tail Wine." This wine is named after a special variety of green grapes that grow in huge elongated bunches similar in shape to the tail of the animal the wine is named after. Years ago, the Hapsburg family controlled most of the production of this wine, which was preferred over Tokaji. The wine was also known as "The Nuptial Night Wine," (Naszejszakak Bor), for legend has it that if a newly married couple drinks this particular wine on their wedding night, a strong son would be born nine months later.

The April 2016 wordsearch highlights some of the recognized wine regions of Hungary. There are 18 clues in this puzzle.

For more information on Juhfark Bor and the Somló wine region, I suggest the following website: www.royal-somlo.com

Good luck, and see you next month!
Egészségedre!

Éljen a Magyar,
Lizzy Cseh-Hadzinsky, Branch 28

WPA PUZZLE CONTEST #130 OFFICIAL ENTRY

S	M	O	R	Z	D	D	M	P	K	K	E	H	G	X
Y	Z	P	A	N	N	O	N	H	A	L	M	A	O	S
I	T	E	I	N	T	H	G	I	L	G	B	R	R	O
A	Y	P	K	I	U	K	K	E	E	A	P	S	D	P
B	F	N	H	S	A	T	L	F	D	K	A	L	O	R
H	A	A	A	P	Z	N	O	A	G	O	U	E	B	O
R	N	Z	O	L	O	A	C	K	J	U	Q	V	S	N
Y	W	S	S	T	L	S	R	B	A	K	E	E	C	G
B	C	V	A	I	O	I	V	D	W	J	Q	L	E	E
Q	A	L	S	N	T	O	V	A	I	R	I	U	P	N
B	A	D	Y	S	U	T	A	N	O	D	T	S	T	J
B	L	I	D	E	B	R	O	I	O	L	M	O	S	R
F	T	V	Y	K	R	A	A	P	C	C	Y	Q	E	S
E	C	X	U	M	W	X	F	L	P	E	M	G	N	U
P	H	W	T	X	Y	M	I	D	L	N	E	W	W	N

"Egészségedre!" Word List

Badacsony	Hárslevelű	St. Donatus
Balatonlelle	Mór	Szekszárdi
Bodrog	Pannonhalma	Tihany
Csopak	Pécs	Tisza
Debrő	Somló	Tokaji
Eger	Sopron	Villányi

Name: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Phone: _____

Email: _____

WPA Certificate No.: _____

RULES

1. ALL WPA Life Benefit Members are eligible to enter.
2. Complete the word search puzzle correctly.
3. Mail your completed puzzle, along with your name, address, phone number, email address, and WPA Certificate Number, to:
WPA PUZZLE #130
709 Brighton Road
Pittsburgh, PA 15233
4. Entries must be received at the Home Office by **May 31, 2016**.
5. Four winners will be drawn from all correct entries on or about June 6, 2016, at the Home Office. Each winner will receive \$50.

Puzzle Contest #127 WINNERS

The winners of our Puzzle Contest #127 were drawn March 3, 2016, at the Home Office. Congratulations to:

Ethel C. Faczan, Br. 8 Johnstown, PA
Vivian S. Hand, Br. 310 Lynch, KY
Doris J. Lovell, Br. 310 Lynch, KY
Elizabeth Shearman, Br. 59 Windber, PA
Each won \$50 for their correct entry.

Inside this issue:

Ideas for Join Hands Day...**PAGE 3.**

Hungarian Heritage Experience to be held at new location...**PAGE 10.**

Golf tournament information and registration form ...**PAGE 16.**

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William Penn Fraternal Association Scholarship Foundation

Tree of Knowledge



Helping our young members meet the challenges of modern educational economics requires great effort by all our members and friends. Towards this end, the WPFA Scholarship Foundation has created the **Tree of Knowledge**. The Tree is mounted in the second floor foyer of the WPA Home Office. Those making donations through this program will be recognized with individual "leaves" on the tree, which can be used to honor and remember loved ones. Donations are being accepted at three levels: Gold (\$1,000), Silver (\$500) and Bronze (\$250). Those wishing to purchase a leaf may use the form below. Please help our tree "grow" and allow us to continue to assist young members reach their educational and professional dreams.

Our Newest Leaf

We thank the following for being the latest to donate to our Tree of Knowledge:

In Loving Memory of
Rose S. Malena
Andrew Lukacs
(Gold Level)

I want to help the Tree of Knowledge grow. Please accept my tax-deductible contribution of:

☐ \$1,000 - Gold Level ☐ \$500 - Silver Level ☐ \$250 - Bronze Level

Name: _____

Address: _____

Telephone: _____ Email: _____

Leaf Inscription - Maximum of 4 lines with 20 characters per line (including blank spaces):

Line 1: _____

Line 2: _____

Line 3: _____

Line 4: _____

Please make checks payable to "William Penn Fraternal Association Scholarship Foundation, Inc." and mail to:

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821